



Roadrescue policy summary

ROADRESCUE INSURANCE

Policy summary

Some important facts about the roadrescue insurance are summarised below. This summary does not describe all the terms and conditions of the policy, please take time to read the attached full roadrescue policy document to make sure you understand the cover provided.

Your cover is valid until the date specified on your ETA customer statement, to a maximum of twelve months in all. You may take out this insurance in one of the three following forms, Personal, Vehicle or Corporate roadrescue. There are five levels of cover (Bronze, Silver, Gold, Motorcycle Rescue and Cycle Rescue); the cover you receive is dependent upon which option and level of cover you choose. Please refer to your customer statement, which is given to you when the policy is issued or amended, this will detail the type, level and period of cover provided.

The insurance is accepted by UK Underwriting Ltd, on behalf of AXA Insurance UK plc. Policies are administered by ETA Services Ltd, 68 High Street, Weybridge, KT13 8RS, claims are administered by Call Assist Ltd of Axis Court, North Station Road, Colchester, CO1 1UX.

About your Roadrescue cover

Bronze Cover - features and benefits included automatically

If your vehicle breaks down or is involved in a crash over one mile from your home:

- We will offer up to one hour's free labour at the roadside in order to get your vehicle moving again.
- If we cannot get your vehicle moving again we will take you, your vehicle; and up to four passengers to the nearest suitable garage within fifteen miles or your home if nearer.

Please refer to page 3 of the policy for full details of cover.

Silver Cover - features and benefits included automatically

Includes all the features and benefits offered by our Bronze cover (see above). In addition if we cannot get you moving that day we will, at our discretion provide you and up to four passengers one of the following:

- Recovery to one single destination in Britain.
- One night's accommodation whilst the vehicle is repaired at a maximum of £60 per person.
- Onward travel to complete your journey and a return journey for the driver to collect the repaired vehicle.
- Car hire for two periods of 24 hours to a maximum of £80 whilst your vehicle is being repaired.

Please refer to page 3 of the policy for full details of cover.

Gold Cover - features and benefits included automatically

Includes all the features and benefits offered by our Silver cover (see above) with the following extensions to the cover:

- Vehicles up to 3.5t laden.
- All passengers within the legal carrying capacity of the vehicle.
- Second callout.
- Recovery of trailers and caravans with standard 50mm tow couplings.
- Provision of an alternative driver.
- Car hire for up to fourteen days to a maximum of £60 per day.
- The sourcing and cost of shipping spare parts.

Please refer to page 3 of the policy for full details of cover.

Motorcycle Rescue - features and benefits included automatically

If your motorcycle breaks down or is involved in a crash over one mile from your home:

- We will offer up to one hour's free labour at the roadside in order to get your motorcycle moving again.

If we cannot fix your motorcycle we will at our discretion transport the motorcycle and you to the nearest garage, your home or onward destination.

Please refer to page 4 of the policy for full details of cover.

Cycle Rescue - features and benefits included automatically

If you suffer an irreparable breakdown to your pedal cycle over one mile from your home we will at our discretion transport you and your cycle to:

- The nearest railway station, or
- The nearest cycle repair shop, or
- The nearest car rental agency, or
- The nearest overnight hotel accommodation or your home if nearer.

Please refer to page 4 of the policy for full details of cover.

Optional Cover Extensions - where the appropriate additional premium has been paid

Home Rescue - Can be added to your Bronze, Silver or Gold policy to cover you if you break at or within one mile of your home.

Rest of Europe - Can be added to your Bronze, Silver, Gold or Cycle Rescue policy for a maximum of ninety days.

Second Callout - Can be added to your Bronze and Silver policy

Please refer to page 3 of the policy for full details of cover.

Significant exclusions (full details within your roadrescue policy wording)

- Any Incident, unless you have the home rescue option, within a mile, by public highway, from your home address.
- Vehicles greater than 3.5t gross laden weight, taxis or private hire vehicles. Caravans and trailers that do not have standard 50mm tow couplings.
- Claims that exceed the value of the vehicle at any time.
- The cost of recovery of the vehicle

to more than one address in respect of any one breakdown unless you have second callout cover.

- Claims in the case of vehicle road -rescue where the registration number of the vehicle has not been registered with the ETA prior to breaking down.
- Claims in the case of personal road -rescue with European cover outside of Britain where the ETA does not have the registration of the vehicle.
- Vehicles over fifteen years old at the start of the policy are not covered in the rest of Europe.

Special exclusion applicable only to Cycle Rescue cover

- Damage to tyres by road punctures capable of being repaired by a cycle emergency kit available to you at the time of the incident unless the additional puncture cover has been purchased.

Please refer to page 5 of the policy for full details of cover.

Cancellation right

We hope you are happy with the cover this policy provides.

You have the right to cancel it within fourteen days of the start date of the policy and you will receive a full refund, without giving any reasons.

Should you cancel after fourteen days we will credit your ETA customer account with an amount proportionate to the unexpired period remaining on the policy as detailed on your ETA customer statement.

Making a claim

If you have a claim, please ring the Claims Administrator as soon as possible to tell them about it. The 24 hour emergency helpline number is 08000 RESCUE or 08000 737 283.

If in the unfortunate event of a failure on this number, please call 0870 77 44 565. If you are in the rest of Europe then the emergency helpline number is 00 44 870 77 44 565, call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired members in a breakdown situation. You may text us on 07876 557 244 to receive assistance.

What to do if you are not satisfied

We do everything we can to make sure that our customers get the high standard of service they expect. If you feel you have cause for complaint regarding the information and advice about your policy, you should contact us. Please remember to quote your ETA number in any correspondence, this may be found at the top of your customer statement.

You can contact us by writing to the Member Services Manager, ETA Services Ltd, 68 High Street, Weybridge, KT13 8RS, by telephone on 0845 389 1010 or by email via feedback@ets.co.uk

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Compensation scheme

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

ROADRESCUE INSURANCE arranged by ETA Services Ltd with UK Underwriting Ltd on behalf of AXA Insurance UK plc, registered in England number 78950, 5 Old Broad Street, London EC2N 1AD.

ETA Services Ltd, UK Underwriting Ltd, and AXA Insurance UK plc, are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



Roadrescue policy



ROADRESCUE

The following pages provide details of the full policy wording.

Details of Cover

You may take out roadrescue in one of three forms:

- **Personal Roadrescue** - Covers a nominated person so that they may be covered in any vehicle even if they are only a passenger.
- **Vehicle Roadrescue** - Covers a nominated vehicle for any driver.
- **Corporate Roadrescue** - Covers nominated vehicles within a corporate membership.

It is possible to attach both vehicle and personal cover to your membership or separately to suit your needs.

There are five levels of service: Bronze, Silver and Gold (with optional additions of home rescue, rest of Europe cover and/or second callout), motorcycle rescue and cycle rescue.

Weight and size restrictions

Vehicles:

Maximum vehicle weight:	3.5t gross vehicle weight
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Maximum vehicle length:	5.18m
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Maximum vehicle width:	1.91m
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Maximum vehicle height:	2.43m
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Caravans and trailers (subject to the caravan or trailer being fitted with a standard 50mm tow coupling):

Maximum length:	7m
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Please note that the limits detailed above are the maximum covered by any of our cover levels. Please be advised that certain cover levels may have different weight and size restrictions. These will be detailed under the relevant cover descriptions.

BRONZE

What is covered

If your vehicle breaks down or is involved in a crash over one mile from

your home:

- We will offer one hour's service at the roadside to get you moving again.
- If we are unable to do so within one hour, we will transport you, up to four passengers and your vehicle to a suitable garage within fifteen miles or take you home, if nearer, and if this is your preferred option.

Once the vehicle has been taken to a garage it is then your responsibility to instruct the repairer to make any repairs required. Any contract for repair will be between you and the repairer. We do not guarantee that any local recovery to a suitable garage will be within the opening hours of the repairer or that the repairer will be immediately available to undertake any required repair.

This service level is restricted to motorcycles, cars and car-based vans under 2.5t laden.

SILVER

What is covered

This service includes the Bronze service level and, in addition, if we cannot repair the vehicle at the roadside or repair it locally that day, we will offer you and up to four passengers one of the following options at our discretion:

- Recovery of the vehicle, driver and up to four passengers to your chosen destination.
- To pay for one night's accommodation at a maximum of £60 per person whilst your vehicle is being repaired.
- Arrange onward travel by paying for standard tickets by rail so you may complete your journey and a return ticket for the driver so they may return to collect the repaired vehicle.
- Car rental for two periods of 24 hours up to a value of £80 whilst your vehicle is being repaired.

You will not be offered overnight hotel accommodation, car hire or onward travel if the breakdown occurs within 25 miles of your home.

This service is restricted to motorcycles, cars, and car-based vans under 2.5t laden.

GOLD

What is covered

This service level includes the Silver service level and also extends to the following:

- Vehicles up to 3.5t laden.
- Cover for all passengers travelling within the legal carrying capacity of the vehicle.
- Recovery of trailers and caravans with standard 50mm couplings with the vehicle that has broken down.

The following extensions and higher limits than for Silver cover also apply:

- The provision of an alternative driver due to incapacity whilst driving and there is no qualified person to drive the vehicle.
- Car rental extended to up to fourteen days to a maximum of £60 per day whilst your vehicle is being repaired.
- The sourcing and cost of shipping spare parts.
- Second callout cover.

Personal Gold includes cycle rescue (see page 4).

Optional Add-ons

Home Rescue. You can take out this option as an extension to your Bronze, Silver or Gold, to cover you if you break down at or within one mile of your home. We will provide assistance to get your car going at the roadside or tow you to a nearby garage.

Europe. You can take out this option as an extension to your Bronze, Silver, Gold or cycle rescue cover. This option extends your specified level of service to all states of the European Union and Switzerland for up to ninety days within one membership year.

Puncture Cover. You can take out this option as an extension to your Cycle Rescue cover. We will provide cover to you if you have a puncture regardless of whether or not it may be repaired with a

puncture repair kit.

Second callout. You can take out this option as an extension to your Bronze or Silver cover, it is included in your Gold cover. We will extend your cover to include a second callout if we are unable to repair your vehicle at the roadside and a suitable repairer cannot accept the vehicle until the following day. We will take you, your vehicle and passengers to your home or overnight accommodation and will arrange direct with you to collect the vehicle and take it to a suitable repairer. This service is limited to our taking your vehicle to a repairer within 20 miles of the previous destination and must be linked to the previous callout.

MOTORCYCLE RESCUE

What is covered

This is a vehicle cover option that does not include home rescue or European cover. If you are unable to complete a planned journey within Britain as a result of a mechanical or electrical breakdown occurring one mile or more from your home, the ETA undertakes to pay for a maximum of one hour's labour in an attempt to fix the motorcycle. If it cannot be fixed we will at our discretion transport the motorcycle and you (if appropriate) to:

- the nearest suitable garage OR;
- your home if nearer OR;
- recovery to your chosen destination.

Change of vehicle

If you have opted to have vehicle based cover you must notify us immediately of any change to your registered vehicle. Failure to do so before breaking down may result in you being charged to use the service.

CYCLE RESCUE

What is covered

This is a personal cover option which requires the member to be in possession of an ETA photocard or photo licence. If you suffer an irreparable breakdown to your pedal cycle occurring one mile or more from your home, the ETA undertakes to pay for:

- the transport of the cycle and you (if appropriate) to;
- the nearest appropriate railway station OR;
- the nearest suitable cycle repair shop OR;
- the nearest car rental agency OR;
- the nearest overnight accommodation OR; home, if nearer.

What is not covered

- Any costs other than the call out charge and transportation of you and your cycle to one of the above destinations.

- Anything mentioned under the general exclusions.

RAPID RESPONSE PLEDGE

If the repair/recovery vehicle does not arrive within sixty minutes of our receipt of your request for assistance (except for any delay beyond the control of the driver such as road closure, snow, mud, sand, flood, if the vehicle is inaccessible, or adverse weather conditions or because you did not provide accurate information concerning the location of the vehicle), we pledge to pay you £10 within twenty eight days of receiving your written claim.

Claims must be:

- Made to the ETA membership department within fourteen days of the callout.
- The rapid response pledge only applies to breakdowns occurring in Britain.

The rapid response pledge does not apply to:

- ETA corporate members.
- Any recovery arranged by the police.
- Members who currently owe the ETA money.

If a complaint has been made to us regarding the incident, payment may be made on resolution of the complaint.

EQUITABLE RESCUE POLICY

Should you have more than three roadside callouts (or claims) per policy per membership year, we will request documentary evidence that the vehicle in question is being properly serviced and maintained. In the case of personal roadrescue cover, where documentary evidence cannot be obtained for all vehicles for which callouts have been made, documentary evidence of the vehicle used most will be required. Payment for further callouts will then be provided at our discretion. We would never refuse to assist an ETA member.

NO CLAIM DISCOUNTS

This discount is only available on selected levels of cover if you have not claimed for a full policy year. You will be informed of any discount on your renewal statement.

CRASHES

If the incident has been caused by a road traffic crash ETA will cover costs of the call out, the service provided will be dependent upon the level and type of cover you have purchased. You should contact your motor insurer in the first instance to confirm that your cover will not be compromised by a recovery by the ETA.

TRAVEL IN THE REST OF EUROPE

In several parts of Europe, if you break

down on a motorway or other major public road the police will answer the phones. They will arrange for a local recovery company to send a recovery truck to you without contacting us. You will be required to pay for their service on the spot. These charges are not covered under the terms of this policy. We recommend that you request recovery to the next slip road; we are then able to provide assistance once the vehicle is off the motorway.

DEFINITIONS

1. **Breakdown** means an electrical or mechanical failure or a road traffic crash or damage caused by vandalism or theft or fire which immediately renders the vehicle immobilised or dangerous to drive. This definition shall also include lost, snapped or stolen keys, lack of fuel and putting the wrong fuel in the vehicle.
2. **Britain** means Great Britain and Northern Ireland, the Channel Isles and the Isle of Man.
3. **Claims Administrator** means Call Assist Ltd of Axis Court, North Station Road, Colchester CO1 1UX.
4. **European Union** means territories of the member states that are governed by European Union law, and Switzerland.
5. **Home** means the address last notified to the ETA as your home or if a corporate member the address to where your vehicle is registered.
6. **Pedal Cycle** means any bicycle, adult tricycle or tandem, including any mechanically or electronically assisted cycle weighing less than 40kg and with an output not exceeding 200w/15mph.
7. **Period of Insurance** means the period specified on your ETA customer statement from the date of acceptance by us of the insurance, provided that the appropriate premium has been paid.
8. **Personal Roadrescue** is a service that covers you in any vehicle provided your details are registered with the ETA for personal roadrescue. You are covered for any vehicle in which you may be travelling, provided that you are in possession of a photo license or ETA photocard at the time of the breakdown.
9. **Suitable Garage** means a garage that is able to undertake the repair of the vehicle.
10. **The ETA** means ETA Services Ltd, the policy administrators of this scheme.
11. **Vehicle** means a motorised means

of transport, which you have registered with the DVLA.

12. **Vehicle Roadrescue** is a service that covers a specific vehicle, which you have registered with ETA.
13. **We/Our/Us** shall mean the ETA or its service providers.
14. **You/Your** means the owner or driver (provided that such driver has the permission and consent of the owner) together with all non-fare paying passengers (travelling legally) in accordance with the limits specified under your level of cover. This definition also extends to a company.

TERMS AND CONDITIONS

1. Your compliance with the terms and conditions of this insurance is a condition precedent to any liability of ours to making any payment.
2. Your vehicle must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
3. Your vehicle must have a valid excise license unless it is exempt under section 5 of the Vehicle Excise and Registration Act 1994.
4. Your vehicle, unless otherwise exempt, must have a valid MOT certificate.
5. You shall take all reasonable steps to have permanent repairs carried out on your vehicle following a breakdown. If you fail to take such steps then the ETA may refuse to pay for assistance if the same fault recurs.
6. If you have a right of action against a third party you shall co-operate with the ETA to recover any costs incurred by the ETA. If you are covered by any other insurance policy for any costs incurred by the ETA you shall claim these costs and reimburse the ETA.
7. We are not liable for any obligation that we have not expressly and specifically authorised you to undertake.
8. You must keep all receipts for any reclaimable expenditure.
9. We cannot guarantee that hire cars will always be available and we are not responsible if they are not available.
10. No guarantee can be made that there will be tow bars; roof racks, roof boxes, bike racks or other accessories on hire cars. Similarly we cannot guarantee the availability of comfort features such as air conditioning. In most parts of Europe, hire vehicles are not permitted to cross national frontiers

and it may be necessary to change hire cars at national borders.

11. We may take credit card details if for reasons outside our control we are unable to confirm your coverage.

GENERAL EXCLUSIONS

ETA shall not be liable for:

1. Any incident occurring outside the period of insurance.
2. Vehicles which were broken down or un-roadworthy at the time of joining or upgrading.
3. Any incident brought about by an avoidable, wilful or deliberate act.
4. Any claim you make under the policy knowing the claim to be false or fraudulent in any respect. Such claims shall deem the policy void and all claims under it shall be forfeited.
5. Any incident if you owe us money.
6. Any incident, unless you have the home rescue option, within a mile, by public highway, from your home.
7. Vehicles that have broken down more than three times with no remedial action being taken, although assistance may be arranged at your own expense, as defined in our equitable rescue policy.
8. Vehicles greater than 3.5t gross laden weight, taxis or private hire vehicles. Caravans and trailers that do not have standard 50mm tow couplings.
9. The cost of recovery of a caravan or a trailer that has broken down. We will only recover a caravan or a trailer being towed by a vehicle that has broken down provided it is fitted with a standard 50mm tow coupling.
10. Breakdowns where prompt service cannot be undertaken because the vehicle does not have a serviceable spare wheel, aerosole repair kit, appropriate jack, or unlocking mechanisms for the wheels with the exception of vehicles that are not manufactured to carry a spare wheel.
11. Caravans or trailers that exceed 7m in length. Vehicles that exceed 5.18m in length, 1.91m in width and 2.43m in height.
12. Any claim arising where the vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications, or arising directly out of the unreasonable driving of the vehicle on unsuitable terrain.

13. The recovery of the vehicle and passengers if repairs can be carried out at or near the point of the breakdown within that day.
14. Breakdowns where the vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer, including immersion in mud, sand, snow or water.
15. Breakdowns occurring while the vehicle is being used or has been modified for motor racing, rallies, speed or endurance test or practices for those activities or for self drive hire.
16. Any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
17. Fines or penalties imposed by courts.
18. Call out charges the police may charge.
19. Ferry charges, road tolls, parking charges and motoring fines.
20. Claims that exceed the value of the vehicle at any time.
21. Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance providers including, theft of objects or accessories left in or outside your vehicle.
22. Any claim for reimbursement of car hire, hotel or travel expenses not authorised by us.
23. The cost of any parts, components, lubricants or materials, food (other than breakfast in the case of overnight hotel accommodation), drinks, telephone calls, petrol, oil, or insurance for a hire vehicle or other incidental expenses.
24. Any expenses you would have had to pay anyway as part of the journey or any cost that would have occurred had no claim arisen.
25. Any costs which may be recoverable elsewhere.
26. Overnight accommodation costs and car hire charges if repairs can be carried out at or near the point of the breakdown within a previously agreed time.
27. Any repair costs whatsoever or any labour costs other than for one hour at the scene of the breakdown.
28. The cost of recovery of the vehicle to more than one address in respect of any one breakdown unless you have Gold cover or have purchased the optional cover for second callouts.

29. The charges of any company or person other than the recovery agent called out by the ETA for car rental or accommodation charges other than those sanctioned by the ETA.
30. Claims where the ETA's helpline has not been notified promptly of the breakdown prior to expenses being incurred and authorised.
31. Claims where charges incurred have not been settled promptly by you before requesting reimbursement.
32. Any charges arising from your failure to comply with the requests of the ETA or its agents concerning the assistance being provided to you.
33. Claims in the case of vehicle roadrescue where the registration number of the vehicle has not been registered with the ETA prior to breaking down.
34. Claims in the case of personal roadrescue with European cover outside of Britain where the ETA does not have the registration number and date of registration of the vehicle.
35. Any charges where, having contacted the ETA, you effect recovery or repair by other means unless we have agreed to reimburse you.
36. Vehicles over fifteen years old at the start of the policy are not covered in the rest of Europe.
37. Any charges incurred resulting from your breakdown on a road where our rescuing you would be unlawful.
38. Transportation of horses or livestock. The transportation of pets will be at the discretion of the recovery operator.
39. Any costs incurred if you are unable to make a telephone connection to the numbers provided.

SPECIAL EXCLUSIONS APPLICABLE TO CYCLE RESCUE

(In addition to those listed under general exclusions)

1. Damage to tyres by road punctures capable of being repaired by a cycle emergency kit available to you at the time of the incident unless the additional puncture cover has been purchased.
2. Medical and other expenses arising out of injury sustained by you.

Cancellation right

We hope you are happy with the cover this policy provides.

You have the right to cancel it within fourteen days of the start date of the policy without giving any reasons and you will receive a full refund.

Should you cancel after fourteen days we will credit your ETA customer account with an amount proportionate to the unexpired period remaining on the policy as detailed on your ETA customer statement.

Making a claim

If you have a claim, please ring the Claims Administrator as soon as possible to tell them about it. The 24 hour emergency helpline number is 08000 RESCUE or 08000 737 283.

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SMS text messaging is available for use by deaf, hard of hearing or speech-impaired members in a breakdown situation. You may text us on 07876 557 244 to receive assistance.

UK Underwriting Ltd is an insurer's agent and in the matters of a claim acts on behalf of the insurer.

What to do if you are not satisfied

We do everything we can to make sure that our customers get the high standard of service they expect. If you feel you have cause for complaint regarding the information and advice about your policy, you should contact us. Please remember to always quote your ETA number in any correspondence, this may be found at the top of your customer statement.

You can contact us by writing to the Member Services Manager, ETA Services Ltd, 68 High Street, Weybridge, KT13 8RS, telephone 0845 389 1010 or by email via feedback@eta.co.uk.

If having received a response from us you remain dissatisfied, you should write to the claims manager, UK Underwriting Ltd, 2 Gibraltar House, Broadcliffe Rd, Leeds LS10 1RJ. Please ensure you quote your ETA number.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have

a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service by letter to Financial Ombudsman Service, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

This does not affect your statutory rights.

Compensation scheme

Axa Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

This policy wording relates to any policy renewed on or between:

1 June 2006 and 31 May 2007 inclusive